

Walter O'Cheskey
 Chapter 13 Trustee
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 (806) 748-1956 Fax

IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 WICHITA FALLS DIVISION

IN RE:
 REGINA ANN JOHNSTON

CASE NO: 11-70383-HDH-13
 HEARING DATE: 7/18/2012
 HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
009 0 U	ARLINGTON MEDICAL HOSPITAL	\$38,000.00	010 0 U	BAYLOR HEALTHCARE SYSTEM	\$4,000.00
014 0 U	DR DANNY BARTEL	\$250.00	016 0 U	EXECUTIVE SERVICES	\$198.00
017 0 U	EXECUTIVE SERVICES	\$103.00	018 0 U	FIRST NATIONAL BANK	\$285.00
019 0 U	FIRST SOURCE/TEXAS HEALTH ARLINGTON	\$1,643.00	020 0 U	MERRICK BANK	\$1,328.00
021 0 U	PINNACLE ANESTHESIA CONSULTANTS	\$496.00	024 0 U	UNIQUE NATIONAL COLLECT	\$75.00
025 0 U	UNITED REGIONAL	\$4,000.00	027 0 U	VERIZON WIRELESS	\$394.00

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0	BILLS AUTOMOTIVE	2006 FORD ESCAPE	\$6,638.94	\$7,000.00	6.50%	43	\$221.76 PAID BY TRUSTEE

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
003 0 U *	INTERNAL REVENUE SERVICE	\$1,533.15	011 0 U	CLINICS OF NORTH TEXAS	\$0.00
	2007 INCOME TAXES			MEDICAL SERVICES	
012 0 U	CONSUMER PORTFOLIO SERVICES	\$7,197.93	013 0 U	NELNET	\$21,714.23
	PURCHASES/2005 SUZI			STUDENT LOAN/NELNET	
015 0 U	EDFINANCIAL SERVICES	\$8,705.76	022 0 U	RJM ACQ LLC	\$65.31
	STUDENT LOAN			PURCHASES/SCHOLASTIC	
023 0 U	SANTANDER CONSUMER USA INC	\$11,846.33	026 0 U	VERIZON WIRELESS	\$2,475.23
	REPO DEFICIENCY/2004 KIA SEDONA			SERVICES	
028 0 U	WORLD FINANCE CORPORATION	\$856.40	030 0 U *	ECAST SETTLEMENT CORPORATION	\$779.33
	LOAN			PURCHASES/HSBC	
				Not provided for in confirmed plan.	

033 0 U *	INTERNAL REVENUE SERVICE	\$188.88	037 0 U *	BAYLOR UNIVERSITY MEDICAL CTR	\$375.24
	<i>PENALTY</i>			<i>MEDICAL SERVICES</i>	
	<i>Not provided for in confirmed plan.</i>				
038 0 U *	BAYLOR UNIVERSITY MEDICAL CTR	\$593.23	039 0 U *	BAYLOR UNIVERSITY MEDICAL CTR	\$453.29
	<i>MEDICAL SERVICES</i>			<i>MEDICAL SERVICES</i>	
040 0 U *	BAYLOR UNIVERSITY MEDICAL CTR	\$1,974.56	043 0 U *	EDFINANCIAL SERVICES	\$5,297.95
	<i>MEDICAL SERVICES</i>			<i>STUDENT LOAN</i>	
047 0 U *	PRA RECEIVABLES MANAGEMENT	\$943.54			
	<i>PURCHASES/CAPITAL ONE BANK</i>				
	<i>Not provided for in confirmed plan.</i>				

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 7/18/2012 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

LIVE: US COURTHOUSE ROOM 222, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 5/11/2012

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ARLINGTON MEDICAL HOSPITAL 800 W RANDOL MILL RD ARLINGTON TX 76012
BAYLOR HEALTHCARE SYSTEM 3500 GASTON AVE DALLAS TX 75246
BAYLOR UNIVERSITY MEDICAL CTR C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374
BILL'S AUTO PARTS 4901 SOUTHWEST PARKWAY WICHITA FALLS TX 76310
BILLS AUTOMOTIVE 4901 SOUTHWEST PKY WICHITA FALLS TX 76310
CLINICS OF NORTH TEXAS PAYMENT PROCESSING CENTER PO BOX 730852 DALLAS TX 75373
CLINICS OF NORTH TEXAS PO BOX 97547 WICHITA FALLS TX 76307
CONSUMER PORTFOLIO 16355 LAGUNA CANYON RD IRVINE CA 92618
CONSUMER PORTFOLIO SERVICES PO BOX 57071 IRVINE CA 92619
DEPT OF EDUCATION 121 S 13TH ST LINCOLN NE 68508
DR DANNY BARTEL 1722 NINTH ST WICHITA FALLS TX 76301
ECAST SETTLEMENT CORPORATION PO BOX 35480 NEWARK NJ 07193
EDFINANCIAL SERVICES TEXAS GUARANTEED STUDENT LOAN CORP PO BOX 83200 ROUND ROCK TX 78683
EDFINANCIAL SERVICES TEXAS GURANTEED STUDENT LOAN CORP PO BOX 83100 ROUND ROCK TX 78683
EDFNCL SVCS/NTHEA 120 N SEVEN OAKS DR KNOXVILLE TN 37922
EXECUTIVE SERVICES PO BOX 2248 WICHITA FALLS TX 76307
FIRST NATIONAL BANK PO BOX 937 KILLEEN TX 76540
FIRST SOURCE/TEXAS HEALTH ARLINGTON 1232 W STATE RD #2 LA PORTE IN 46350
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
MERRICK BANK PO BOX 23356 PITTSBURGH PA 15222
NELNET US DEPARTMENT OF EDUCATION 3015 SOUTH PARKER ROAD SUITE 400 AURORA CO 80014
NELNET US DEPARTMENT OF EDUCATION PO BOX 740283 ATLANTA GA 30374
PINNACLE ANESTHESIA CONSULTANTS 13601 PRESTON ROAD STE 900 W DALLAS TX 75240
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
REGINA ANN JOHNSTON 2944 CUNNINGHAM WICHITA FALLS TX 76308
RJM ACQ LLC 575 UNDERHILL BLVD SUITE 224 SYOSSETT NY 11791
RJM ACQUISITIONS 575 UNDERHILL BLVD STE 2 SYOSSET NY 11791
SANTANDER CONSUMER USA INC 8585 N STEMMONS FWY STE 1100-N DALLAS TX 75247
SANTANDER CONSUMER USA INC DBA DRIVE FINANCIAL 8585 N STEMMONS FWY STE 1100 N DALLAS TX 75247
SANTANDER CONSUMER USA INC DBA DRIVE FINANCIAL PO BOX 560284 DALLAS TX 75356
TXU ENERGY PO BOX 650393 DALLAS TX 75265
UNIQUE NATIONAL COLLECT 119 E MAPLE ST JEFFERSONVILLE IN 47130
UNITED REGIONAL 1600 11TH STREET WICHITA FALLS TX 76301
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
VERIZON WIRELESS C/O VERIZON BANKRUPTCY ADMINISTRATION PO BOX 3397 BLOOMINGTON IL 61702
WORLD FINANCE CORP 928 INDIANA WICHITA FALLS TX 76301
WORLD FINANCE CORP 928 INDIANA AVENUE WICHITA FALLS TX 76301
WORLD FINANCE CORPORATION WORLD ACCEPTANCE CORP ATTN BANKRUPTCY PO BOX 6429 GREENVILLE SC 29606